

Prepared by and return to:

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BK 0321 PG 0123
STATE OF MISSISSIPPI - DE SOTO CO.

WARRANTY DEED

18 AUG 28 3 22 PM '97

BK 321 PG 123
W.E. DAVIS CH. CLK.

Donald J. Skipper and Karen Denise Skipper n/k/a Karen
Denise Holden and husband, Robert Holden
GRANTORS

to:

Timmy R. Giles and wife, Kristual M. Giles
GRANTEES

FOR AND IN CONSIDERATION of the sum of Ten and No/100 Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, the receipt of which is hereby acknowledged, Donald J. Skipper and Karen Denise Skipper n/k/a Karen Denise Holden and husband, Robert Holden do hereby sell, convey, and warrant unto Timmy R. Giles and wife, Kristual M. Giles, as tenants by the entirety with full rights of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, being more particular described as follows, to wit:

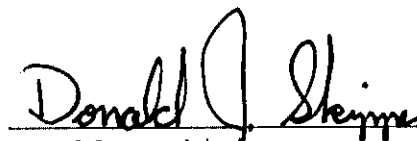
Lot 2017, Section F, DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 13, Pages 1-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

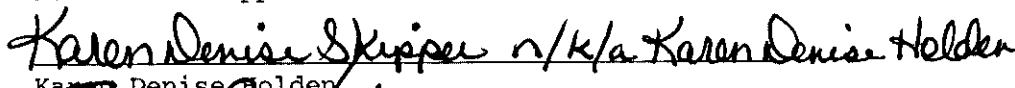
By way of explantion, Grantor's lawful spouse, Robert Holden, joins in this instrument to convey any and all right, title and interest which he may have in the subject property.

The warranty in this Deed is subject to rights-of-way and easements of record for public roads and public utilities, subdivisions and zoning regulations in effect, prior reservations of oil and mineral rights, all applicable building restrictions and restrictive covenants of record, in the office of the Chancery Court Clerk of DeSoto County, Mississippi, including, but not limited to, Plat Book 13, Pages 1-5.

Taxes for the year 1997 are to be paid by Grantees and possession is to be given August 31, 1997 at 6:00 p.m..

WITNESS the signatures of the Grantors, this the 28th day of August 1997.


Donald J. Skipper

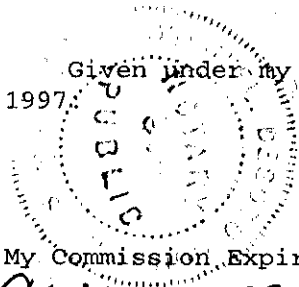

Karen Denise Holden


Robert Holden

STATE OF MISSISSIPPI
COUNTY OF DESOTO

PERSONALLY appeared before me, the undersigned authority in and for the said State and County aforesaid, the within named Donald J. Skipper and Karen Denise Skipper n/k/a Karen Denise Holden and husband, Robert Holden, who acknowledge that they executed and delivered the above foregoing Warranty Deed on the day and year therein mentioned as their free and voluntary act and deed and for the purposes therein expressed.

Given under my hand and official seal of office, this the 28th day of August, 1997.



James R. O'Hanlon
Notary Public

My Commission Expires:

April 27, 1999

GRANTOR'S ADDRESS:

*5560 DAYS RD
LALE COCKRANT MS 38641*

Work Phone #: *901-346-6516*
Home Phone #: *601-781-4843*

GRANTEE'S ADDRESS:

6385 Kensington
Horn Lake, Mississippi 38637

Work Phone #: *901-684-7858*
Home Phone #: *601-342-7727*